

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

-----X  
In re

Chapter 11

ROBERT P. RUGGIERO SR

DEBTOR

Case# 25-70416-las

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**NOTICE OF DEBTOR'S MOTION FOR AN ORDER: (A)**  
**REDUCING THE JUDGMENT LIEN HELD BY PLUMBERS LOCAL UNION No 200,**  
**and (B) MODIFYING PROOF OF CLAIM 12-1 FILED BY THIS CREDITOR**  
**TOGETHER WITH RELATED RELIEF**

**PLEASE TAKE NOTICE**, that upon the Application dated May 1, 2025 (the “Application”) of Robert P. Ruggiero Sr (“Debtor”), the Debtor and Debtor-in-Possession herein, a motion will be made before the Honorable Louis A. Scarcella, United States Bankruptcy Judge, in his courtroom at the United States Bankruptcy Court, 290 Federal Plaza, Room 970, Central Islip, New York 11722, on the 22nd day of May 2024, at 10:00 a.m. or as soon thereafter as counsel may be heard, for an order: pursuant to sections 105, 502 and 522(f) of the Bankruptcy Code and Rules 2002, 6004 and 9014 of the Federal Rules of Bankruptcy Procedure (“Bankruptcy Rules”), (a) reducing the amount of the judgment lien held by creditor Plumbers Union Local No 200 that impairs the Debtor’s homestead exemption to \$120,175.00, (b) modifying proof of claim #12-1, filed February 26, 2025 by this creditor, setting the secured claim held by this creditor at \$120,175.00 and reclassifying the balance of \$1,116,668.36 as a general unsecured; and © granting such other and further relief as may be just and proper.

**PLEASE TAKE FURTHER NOTICE**, that a copy of the complete Application is on file with the Bankruptcy Court at the address set forth below and may be reviewed during the Court’s regular business hours or may be obtained by contacting Debtor’s counsel, the Law

Office of Richard S. Feinsilver, Esq., One Old Country Road, Suite 347, Carle Place, New York 11514, telephone 516-873-6330, Attention: Richard S. Feinsilver, Esq., and requesting same.

**PLEASE TAKE FURTHER NOTICE**, that, the hearing SHALL be held in person unless an appearance by other means is approved in advance by the Court. Those intending to appear at the hearing must register to appear no later than two days prior to the hearing.

Instructions for registration can be found at <https://ecf.nyeb.uscourts.gov/>.

**PLEASE TAKE FURTHER NOTICE**, that objections, if any, to the Application must be in writing, must conform to the Federal Rules of Bankruptcy Procedure and the Local Rules of this Court, and must be filed with the Bankruptcy Court electronically by registered users of the Bankruptcy Court's Electronic Court Filing System and by all other parties in interest on a 3.5 disk, preferably in Portable Document Format ("PDF"), Microsoft Word or other Windows-based word processing format with a copy to be served upon the Law Offices of Richard S. Feinsilver, Esq., One Old Country Road, Suite 347, Carle Place, New York 11514, telephone 516-873-6330, Attention: Richard S. Feinsilver, Esq., attorney for the Debtor, and the Office of the United States Trustee, 560 Federal Plaza, Central Islip New York 11722 Attn. Christine H Black, Esq., so as to be received not later than 4:00 p.m. seven days prior to the hearing date.

**PLEASE TAKE FURTHER NOTICE** that the hearing on the motion may be adjourned without notice other than an announcement in open Court.

Dated: Carle Place, New York  
May 1, 2025

By /s/ Richard S. Feinsilver  
Richard S. Feinsilver, Esq.  
Attorney for Debtor and Debtor in Possession  
One Old Country Road, Suite 347  
Carle Place, New York 11514  
516-873-6330

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

Chapter 11

-----X

Case No.: 25-70416-las

In Re:

ROBERT P. RUGGIERO SR

AFFIRMATION IN  
SUPPORT OF MOTION TO  
REDUCE JUDGMENT LIEN  
AND SET AMOUNT OF ALLOWED  
SECURED CLAIM

Debtor

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RICHARD S. FEINSILVER, an attorney duly admitted to practice before this court, hereby affirms the following to be true subject to the penalties for perjury:

1. I am the attorney for ROBERT P. RUGGIERO SR ("Debtor"), the Debtor herein, and as such am fully familiar with the facts and circumstances of the instant case.

2. Debtor filed the instant Chapter 11 proceeding with this Court on January 31, 2025 and relief was ordered that same day.

**REDUCTION OF JUDGMENT LIEN**

3. The Debtor seeks to partially avoid a certain judicial lien that impairs the homestead exemption claimed by the Debtor against certain real property owned by the Debtor located at 11 Linden Street, Selden, New York 11784 in the County of Suffolk, State of New York (the "Property"). Judicial liens that impair the homestead exemption are voidable pursuant to 11 U.S.C. Section 522(f).

4. The following judgment has been entered against the Debtor (Exhibit A):

Richard Brooks as Administrator	
Plumbers Local Union No 200	Court: Supreme - Suffolk
2121 Fifth Avenue	Date Perfected: 10/10/2024
Ronkonkoma NY 11779	Date Docketed: 10/10/2024
Amount: \$1,203,316.28	Index # 625134/2024

5. The above creditor was duly listed in the schedules of the Debtor's bankruptcy petition (Exhibit B).

6. The debtor is the owner of a 50% interest, as a tenant by the entirety with his spouse, Joan Ruggiero, of certain real property known as and by 11 Linden Street, Selden, New York. (Exhibit C). This property is the homestead of the debtor. A market analysis of the Debtor's residence as of April 29, 2025, indicates a market value of \$650,000.00 (Exhibit D).

7. As of the petition date, the Property does not have any encumbrances against it other than the subject judgment lien.

8. The debtor has claimed a homestead exemption of \$204,825.00 in the subject property (Exhibit E).

9. Based upon the liquidation analysis annexed hereto as Exhibit F, there is non-exempt equity in the amount of \$120,175.00 in the debtor's homestead for the subject liens to As such, the above judgment lien partially impairs the Debtor's available homestead exemption and should be reduced to \$120,175.00 pursuant to Section 522(f) of the Bankruptcy Code.

**MODIFICATION OF PROOF OF CLAIM**

10. In addition to the foregoing, on February 26, 2025, the creditor filed proof of claim 12 (Exhibit G), in which it has alleged that it holds a secured claim in the amount of \$650,000.00, not taking into account the manner in which title in the Property is held or the debtor's homestead exemption.

11. If the Court is in agreement with the debtor's analysis and grants the relief sought herein, secured portion of the proof of claim as stated on proof of claim # 12 must also be reduced to \$120,175.00 and the balance of \$1,116,668.36 be reclassified as a general unsecured claim.

WHEREFORE, it is respectfully requested that an Order be entered (a) reducing the judgment lien of that impairs the Debtor's homestead exemption to \$120,175.00, (b) modifying proof of claim #12-1, filed February 26, 2025 to set the secured claim held by this creditor at \$120,175.00 and reclassifying the balance of \$1,116,668.36 as a general unsecured debt; and © granting such other and further relief as this Court deems just and proper.

Dated: May 1, 2025  
Carle Place, New York

s/Richard S. Feinsilver

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Richard S. Feinsilver  
Attorney for Debtor  
One Old Country Road, S 347  
Carle Place, New York 11514  
516-873-6330

## EXHIBIT A

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF SUFFOLK

RICHARD BROOKS as ADMINISTRATOR of  
PLUMBERS LOCAL 200 WELFARE, PENSION,  
SUPPLEMENTAL VESTED ANNUITY,  
VACATION, APPRENTICESHIP TRAINING AND  
ADDITIONAL SECURITY BENEFIT FUNDS,

Plaintiffs,

Index No. 629134/2024

Address of Plaintiffs: c/o Archer, Byington,  
Glennon & Levine, LLP  
534 Broadhollow Road, Suite 430  
Melville, New York 11747

-against-

## JUDGMENT BY CONFESSION

ROBERT RUGGIERO, SR.,

ENTERED: OCT 10 2024

AT: 9:18 AM

Defendant.

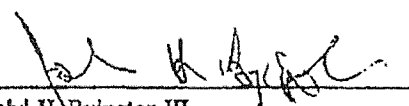
Amount Confessed .....	\$	1,011,229.02
Balance due upon default (August 16, 2024) .....	\$	1,010,360.56
Interest from: August 16, 2024, to Oct. 9, 2024, at 12% .....	\$	17,937.18
Liquidated Damages of 20% of principal as of August 16, 2024 ..	\$	174,778.54
Costs by Statute .....	\$	15.00
Transcript .....	\$	210.00
Fees on Execution .....	\$	15.00
Satisfaction .....	\$	
Filing Fee .....	\$	210.00
VINCENT FULEO CLERK OF SUFFOLK COUNTY		Sub-Total
Per Diem Interest (\$332.17 per day from Oct. 9, 2024) .....	\$	\$1,203,316.28
Total		\$

## STATE OF NEW YORK, COUNTY OF SUFFOLK

## ATTORNEY'S AFFIRMATION

The undersigned, attorney at law of the State of New York, affirms that he is attorney of record for the plaintiffs herein and states that the disbursements above specified are correct and true and have been or will necessarily be made or incurred herein and are reasonable in amount and affirms this statement to be true under the penalties of perjury.

Dated: Melville, New York  
October 9, 2024

  
John H. Byington III  
534 Broadhollow Road, Suite 430  
Melville, New York 11747

JUDGMENT entered the day of OCT 10 2024, 20\_\_.

On filing the foregoing affidavit of Confession of Judgment made by the defendant herein, sworn to the \_\_\_\_ day of \_\_\_\_ 20\_\_.

NOW, ON MOTION OF ARCHER, BYINGTON, GLENNON & LEVINE, LLP, attorneys for plaintiffs, it is ADJUDGED that the PLUMBERS LOCAL 200 WELFARE, PENSION, SUPPLEMENTAL

VESTED ANNUITY, VACATION, APPRENTICESHIP TRAINING AND ADDITIONAL SECURITY  
BENEFIT FUNDS, plaintiffs, with principal offices 2121 Fifth Avenue, Ronkonkoma, New York 11779, do  
recover of ROBERT RUGGIERO, SR., defendant, residing 11 Linden Street, Selden, New York 11784, the  
sum of \$ 1,185,174.10 with interest of \$ 17,157.18 making a total of \$ 1,203,076.28  
together with \$ 240 in costs and disbursements, amounting in all to the sum of  
\$ 1,203,316.28 and that the plaintiffs have execution therefor



Clerk



## EXHIBIT B

Debtor 1 Robert P Ruggiero, Sr Case number (if known) \_\_\_\_\_

- ☐ Unliquidated  
☒ Disputed  
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured)  
Value of security: \_\_\_\_\_  
Unsecured claim \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

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PLUMBERS LOCAL 1  
50-02 5TH STREET  
2ND FLOOR  
LONG ISLAND CITY, NY 11101

What is the nature of the claim? Possible Contingent Liability - Benefit Payments \$67,000.00

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☐ Unliquidated  
☒ Disputed  
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured)  
Value of security: \_\_\_\_\_  
Unsecured claim \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

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PLUMBERS LOCAL 200  
C/O ARCHER BYINGTON  
534 BROADHOLLOW ROAD  
S 430  
MELVILLE, NY 11717

What is the nature of the claim? 11 Linden Street Selden, NY 11784 Suffolk County \$1,082,316.38

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No  
☒ Yes. Total claim (secured and unsecured) \$1,203,316.28  
Value of security: - \$650,000.00  
Unsecured claim \$1,082,316.38

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

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SEAFORD AVENUE CORP  
25 BROOKLYN AVENUE  
MASSAPEQUA, NY 11758

What is the nature of the claim? Possible Contingent Liability - Business Debt \$58,820.00

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☐ Unliquidated  
☒ Disputed  
☐ None of the above apply

## EXHIBIT C

TO FOLLOW

## EXHIBIT D

**RESIDENTIAL APPRAISAL REPORT**

File No.:

<b>SUBJECT</b>	Property Address: 11 Linden St		City: Selden		State: NY		Zip Code: 11784	
	County: Suffolk		Legal Description: District 200, Section 519.00, Block 2.00, Lot 45.000					
	Tax Year: 2025		R.E. Taxes: \$ 11,964		Special Assessments: \$ 0		Assessor's Parcel #: 0200519000200045000	
	Current Owner of Record: ROBERT & JOAN RUGGIERO		Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing		Borrower (if applicable): N/A			
<b>ASSIGNMENT</b>	Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)		HOA: \$ 0		<input type="checkbox"/> per year <input type="checkbox"/> per month			
	Market Area Name: SELDEN		Map Reference: 35004		Census Tract: 1585.13			
	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)							
	This report reflects the following value (if not current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective							
<b>MARKET AREA DESCRIPTION</b>	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)							
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)							
	Intended Use: TO ADVISE THE CLIENT AS TO THE MARKET VALUE OF THE SUBJECT PROPERTY FOR BANKRUPTCY PURPOSES.							
	Intended User(s) (by name or type): BOB RUGGIERO, RICHARD S. FEINSILVER, ESQ.							
<b>SITE DESCRIPTION</b>	Client: BOB RUGGIERO		Address: SAME AS ABOVE					
	Appraiser: ANTHONY CORDARO		Address: 1000 DEER PARK AVENUE, NORTH BABYLON, NY 11703					
	Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	
	Demand/supply: <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance		Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.		Predominant Occupancy: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (>5%)		One-Unit Housing: PRICE \$ (000) 230, AGE (yrs) Low 0, High 73, Pred 55	
<b>MARKET AREA DESCRIPTION</b>	Present Land Use: One-Unit 95%, 2-4 Unit, Multi-Unit, Comm'l 5%		Change in Land Use: <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely * <input type="checkbox"/> In Process * * To:					
	Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends):							
	RESIDENTIAL NEIGHBORHOOD BUILT UP WITH HOUSES OF SIMILAR QUALITY, UTILITY AND AGE. THE AREA IS PROXIMATE TO ALL NECESSARY SUPPORTING FACILITIES SUCH AS SCHOOLS, SHOPPING, PUBLIC TRANSPORTATION, EMPLOYMENT AND HIGHWAYS. GENERAL MARKET CONDITIONS IN THE SUBJECT NEIGHBORHOOD ARE CONSIDERED TO BE AVERAGE. MORTGAGES ARE CURRENTLY AVAILABLE. LOAN DISCOUNTS, ETC. ARE NOT GENERALLY APPLICABLE IN THIS AREA. SELLERS CONCESSIONS ARE NOT COMMON IN THE AREA. EXPOSURE TIME FOR THE SUBJECT IS GENERALLY 1 MONTH. BASED ON A STATISTICAL SEARCH OF ACTUAL SALE AND LISTING DATA IN THE AREA. THE MARKET IS INDICATED AS MOSTLY STABLE. THERE IS A MEDIAN 0-5% LIST TO SALE DIFFERENTIAL. THIS DATA WAS OBTAINED FROM GEODATA DIRECT, COMPS INC, PUBLIC NEWSPAPERS, LOCAL REALTORS AND LOCAL STATISTICS.							
	Dimensions: .23 acre Site Area: 10,019 sf							
<b>MARKET AREA DESCRIPTION</b>	Zoning Classification: A1		Description: Residential					
	Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning		Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No Ground Rent (if applicable) \$ 0/ 0					
	Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)		Actual Use as of Effective Date: SINGLE FAMILY RESIDENTIAL Use as appraised in this report: SINGLE FAMILY RESIDENTIAL					
	Summary of Highest & Best Use: AS IMPROVED: SINGLE FAMILY RESIDENTIAL/CURRENT USE. AS VACANT: DEVELOPMENT OF SINGLE FAMILY HOUSE TO MAX ALLOWABLE ZONING.							
<b>MARKET AREA DESCRIPTION</b>	Utilities: Public <input checked="" type="checkbox"/> Other <input type="checkbox"/> Provider/Description		Off-site Improvements: Type		Public <input checked="" type="checkbox"/> Private <input type="checkbox"/>		Topography: MOSTLY LEVEL	
	Electricity: <input checked="" type="checkbox"/> Circuit Breakers		Street: MACADAM		<input checked="" type="checkbox"/>		Size: CONFORMING	
	Gas: <input checked="" type="checkbox"/>		Curb/Gutter: CONCRETE		<input checked="" type="checkbox"/>		Shape: RECTANGULAR	
	Water: <input checked="" type="checkbox"/>		Sidewalk: CONCRETE		<input checked="" type="checkbox"/>		Drainage: APPEARS ADEQUATE	
<b>MARKET AREA DESCRIPTION</b>	Sanitary Sewer: <input checked="" type="checkbox"/>		Street Lights: INCANDESCENT		<input checked="" type="checkbox"/>		View: RESIDENTIAL	
	Storm Sewer: <input type="checkbox"/> Cesspool		Alley: NONE		<input type="checkbox"/>			
	Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)		FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 36103C0685H FEMA Map Date 09/25/2009					
	Site Comments: THERE WERE NO ADVERSE ENVIRONMENTAL OR EXTERNAL CONDITIONS NOTED AT THE TIME OF INSPECTION.							
<b>MARKET AREA DESCRIPTION</b>	General Description		Exterior Description		Foundation		Basement <input type="checkbox"/> None	
	# of Units: 1 <input type="checkbox"/> Acc. Unit		Foundation: CONCRETE		Slab: YES		Area Sq. Ft. 440	
	# of Stories: 2.00		Exterior Walls: BRK/VINYL/AVG		Crawl Space: NONE		% Finished: 0	
	Type: <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>		Roof Surface: ASPHALT/AVG		Basement: PART		Ceiling: WOOD BM	
<b>MARKET AREA DESCRIPTION</b>	Design (Style): SPLIT LEVEL		Gutters & Dwnspsts: ALUMINUM/AVG		Sump Pump: <input type="checkbox"/> NONE		Walls: CONCRETE	
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und. Cons.		Window Type: DBL HUNG/AVG		Dampness: <input type="checkbox"/> NONE		Floor: CONCRETE	
	Actual Age (Yrs.): 52		Storm/Screen: YES/AVG		Settlement: NONE		Outside Entry: NONE	
	Effective Age (Yrs.): 15				Infestation: NONE		Extra: NONE	
<b>MARKET AREA DESCRIPTION</b>	Interior Description		Appliances		Attic <input type="checkbox"/> None		Amenities	
	Floors: CPT/LAM/TILE		Refrigerator: <input checked="" type="checkbox"/>		Stairs: <input type="checkbox"/>		Fireplace(s) # 1	
	Walls: DRYWALL/AVERAGE		Range/Oven: <input checked="" type="checkbox"/>		Drop Stair: <input type="checkbox"/>		Patio: BRK PAVERED	
	Trim/Finish: WOOD/AVERAGE		Disposal: <input type="checkbox"/>		Scuttle: <input checked="" type="checkbox"/>		Deck: NONE	
<b>MARKET AREA DESCRIPTION</b>	Bath Floor: CERAMIC/AVERAGE		Dishwasher: <input checked="" type="checkbox"/>		Doorway: <input type="checkbox"/>		Porch: COVERED	
	Bath Wainscot: CERAMIC/AVERAGE		Fan/Hood: <input type="checkbox"/>		Floor: <input type="checkbox"/>		Fence: WOOD/WIRE	
	Doors: WOOD/AVERAGE		Microwave: <input type="checkbox"/>		Heated: <input type="checkbox"/>		Pool: NONE	
			Washer/Dryer: <input checked="" type="checkbox"/> Finished <input type="checkbox"/>					
<b>MARKET AREA DESCRIPTION</b>	Car Storage: <input type="checkbox"/> None		Garage: # of cars ( 2 Tot.)		Attach.:		Detach.:	
<b>MARKET AREA DESCRIPTION</b>	Finished area above grade contains: 9 Rooms 4 Bedrooms 2.1 Bath(s) 2,537 Square Feet of Gross Living Area Above Grade		Additional features: COVERED BRICK PAVERED PATIO, COVERED PORCH/PORTICO, SEPARATE HOT WATER STORAGE, FIREPLACE, LAWN IRRIGATION SYSTEM, CENTRAL AIR CONDITIONING.					
	Describe the condition of the property (including physical, functional and external obsolescence): THE SUBJECT WAS OBSERVED IN MOSTLY AVERAGE CONDITION AND WELL MAINTAINED WITH NO DEFERRED. NO FUNCTIONAL, PHYSICAL OR EXTERNAL OBsolescence WAS NOTED.							



**ADDITIONAL COMPARABLE SALES**

File No.:

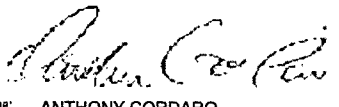
FEATURE		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address		11 Linden St Selden, NY 11784		24 Linden St Selden, NY 11784					
Proximity to Subject				0.10 miles SW					
Sale Price		\$		\$ 758,000		\$		\$	
Sale Price/GLA		\$ /sq.ft.		\$ 269.94 /sq.ft.		\$ /sq.ft.		\$ /sq.ft.	
Data Source(s)		INTERIOR		MLS#843546					
Verification Source(s)		INSPECTION		ACTIVE LISTING					
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+		+	
Sales or Financing		0		0					
Concessions									
Date of Sale/Time		N/A		List Date: 4/2/25					
Rights Appraised		FEE SIMPLE		FEE SIMPLE					
Location		AVERAGE		AVERAGE					
Site		10,019 sf		9,148 sf					
View		RESIDENTIAL		RESIDENTIAL					
Design (Style)		SPLIT LEVEL		COLONIAL					
Quality of Construction		FRAME		FRAME					
Age		57		56		0			
Condition		AVERAGE		AVERAGE					
Above Grade		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count		9 4 2.1		9 5 2.1		0			
Gross Living Area		2,537 sq.ft.		2,808 sq.ft.		-20,000		sq.ft.	
Basement & Finished		PT BASEMENT		FULL BASEMENT		-20,000			
Rooms Below Grade		UNFINISHED		FINISHED		-20,000			
Functional Utility		ADEQUATE		ADEQUATE					
Heating/Cooling		ADEQ/CAC		ADEQ/NO CAC		+15,000			
Energy Efficient Items		NONE		NONE					
Garage/Carport		1 CAR GARAGE		2C GAR/2C DW		-15,000			
Porch/Patio/Deck		DECK, PORCH		PATIO, PORCH					
Extras		FIREPLACE		NONE		+5,000			
Extras		NONE		NONE					
Extras		NONE		NONE					
Days on the Market		N/A		28					
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -55,000		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$	
Adjusted Sale Price of Comparables				\$ 703,000		\$		\$	
Summary of Sales Comparison Approach									

SALES COMPARISON APPROACH



**RESIDENTIAL APPRAISAL REPORT**

File No.:

COST APPROACH	<b>COST APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Cost Approach was not developed for this appraisal. Provide adequate information for replication of the following cost figures and calculations.			
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): <b>THE COST APPROACH WAS CONSIDERED BUT NOT PERFORMED AS THIS APPROACH TO VALUE IS NOT PARAMOUNT OR ESSENTIAL IN THE PROCESS OF ESTIMATING A MARKET VALUE FOR THE SUBJECT. ESTIMATING DEPRECIATION IS SUBJECTIVE AND SIMILAR VACANT LAND SALES SUITABLE FOR DEVELOPMENT ARE SCARCE.</b>			
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW		OPINION OF SITE VALUE = \$	
	Source of cost data:		DWELLING Sq.Ft. @ \$ = \$	
	Quality rating from cost service: Effective date of cost data:		Sq.Ft. @ \$ = \$	
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$ = \$	
	THE COST APPROACH WAS CONSIDERED BUT NOT PERFORMED AS THIS APPROACH TO VALUE IS NOT PARAMOUNT OR ESSENTIAL IN THE PROCESS OF ESTIMATING A VALUE FOR THE SUBJECT.		Sq.Ft. @ \$ = \$	
	ESTIMATING DEPRECIATION IS SUBJECTIVE AND SIMILAR VACANT LAND SALES SUITABLE FOR DEVELOPMENT ARE SCARCE.		Sq.Ft. @ \$ = \$	
			Garage/Carport Sq.Ft. @ \$ = \$	
			Total Estimate of Cost-New = \$	
INCOME APPROACH	<b>INCOME APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.			
	Estimated Monthly Market Rent \$		X Gross Rent Multiplier = \$ Indicated Value by Income Approach	
	Summary of Income Approach (including support for market rent and GRM):			
PUD	<b>PROJECT INFORMATION FOR PUDs (if applicable)</b> <input type="checkbox"/> The Subject is part of a Planned Unit Development.			
	Legal Name of Project:			
	Describe common elements and recreational facilities:			
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 650,000 Cost Approach (if developed) \$ Income Approach (if developed) \$ N/A			
	Final Reconciliation MOST WEIGHT PLACES ON SALES COMPARISON ANALYSIS AS THIS BEST REFLECTS ACTIONS OF TYPICAL AREA BUYERS & SELLERS. COST APPROACH NOT PERFORMED: ESTIMATING DEPRECIATION IS SUBJECTIVE AND THERE ARE FEW LAND SALES SUITABLE FOR DEVELOPMENT. INCOME APPROACH NOT PERFORMED: ONE FAMILY HOMES ARE NOT TYPICALLY PURCHASED FOR INCOME POTENTIAL; THE SUBJECT IS OWNER OCCUPIED. THIS APPRAISAL CONFORMS TO USPAP.			
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: APPRAISAL IS FOR VALUATION PURPOSES ONLY: NOT INTENDED FOR ANY OTHER USE. VALUE IS NOT CONTINGENT UPON A REQUESTED MINIMUM/MAXIMUM, SPECIFIC VALUE OR FEE ARRANGEMENT. APPRAISER WAS HIRED AS AN INDEPENDENT AND NEUTRAL PARTY.			
	<input checked="" type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.			
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 650,000, as of: 4/29/2025, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.			
	A true and complete copy of this report contains 16 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.			
	Attached Exhibits:			
	<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/>			
	SIGNATURES	Client Contact: <b>BOB RUGGIERO</b> E-Mail: <b>FEINLAWNY@YAHOO.COM</b>		Client Name: <b>BOB RUGGIERO</b> Address: <b>SAME AS ABOVE</b>
APPRAISER  		SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)		
Appraiser Name: <b>ANTHONY CORDARO</b> Company: <b>AC APPRAISAL INTERNATIONAL, LTD.</b> Phone: (631) 893-0222 Fax: (631) 940-0915 E-Mail: <b>ACAPPRAISAL@OPTONLINE.NET</b>		Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____		
Date of Report (Signature): <b>05/01/2025</b> License or Certification #: <b>46000035152</b> State: <b>NY</b> Designation: <b>CERTIFIED GENERAL</b> Expiration Date of License or Certification: <b>09/26/2025</b>		Date of Report (Signature): _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____		
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: <b>4/29/2025</b>		Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____		

UNIQUE ID NUMBER <b>46000035152</b>	<i>State of New York</i> <i>Department of State</i> <b>DIVISION OF LICENSING SERVICES</b>	FOR OFFICE USE ONLY Control No. <b>1537406</b>
PURSUANT TO THE PROVISIONS OF ARTICLE 6E OF THE EXECUTIVE LAW AS IT RELATES TO R. E. APPRAISERS.		EFFECTIVE DATE MO. DAY YR. <b>09 27 23</b>
CORDARD ANTHONY S C/O AC APPRAISAL INTERNATIONAL 1000 DEER PARK AVE NORTH BABYLON, NY 11703		EXPIRATION DATE MO. DAY YR. <b>09 26 25</b>
HAS BEEN DULY CERTIFIED TO TRANSACT BUSINESS AS A R. E. GENERAL APPRAISER		
In Witness Whereof, The Department of State has caused its official seal to be hereunto affixed. <b>ROBERT J. RODRIGUEZ</b> SECRETARY OF STATE		
DGS-11098 (Rev. 3/01)		

**E&O Insurance**

**DECLARATIONS**  
REAL ESTATE PROFESSIONAL  
ERRORS & OMISSIONS INSURANCE POLICY

**THIS IS A CLAIMS MADE INSURANCE POLICY.**

THIS POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST AN INSURED DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD. THE POLICY PROVIDES NO COVERAGE FOR CLAIMS ARISING OUT OF ACTS OR OMISSIONS IN THE PERFORMANCE OF REAL ESTATE PROFESSIONAL SERVICES WHICH TOOK PLACE PRIOR TO THE RETROACTIVE DATE.

COVERAGE UNDER THE POLICY CEASES UPON TERMINATION OF THE POLICY, EXCEPT FOR AUTOMATIC EXTENDED REPORTING PERIOD COVERAGE. UNLESS THE NAMED INSURED PURCHASES OPTIONAL EXTENDED REPORTING COVERAGE, THE POLICY PROVIDES FOR AUTOMATIC EXTENDED REPORTING PERIOD COVERAGE OF 60 DAYS. OPTIONAL EXTENDED REPORTING PERIOD COVERAGE OF 1, 2 OR 3 YEARS AND OTHER EXTENDED REPORTING PERIODS MAY BE AVAILABLE FOR AN UNLIMITED DURATION OF TIME AFTER THE TERMINATION OF THE POLICY. IF THERE IS NO UNLIMITED EXTENDED REPORTING PERIOD, POTENTIAL COVERAGE GAPS MAY ARISE AT THE EXPIRATION OF ANY APPLICABLE EXTENDED REPORTING PERIOD.

DURING THE FIRST SEVERAL YEARS OF THE CLAIMS MADE RELATIONSHIP, CLAIMS-MADE RATES ARE COMPARATIVELY LOWER THAN OCCURRENCE RATES AND THE NAMED INSURED MAY EXPECT SUBSTANTIAL ANNUAL PREMIUM INCREASES, INDEPENDENT OF THE OVERALL RATE LEVEL INCREASES, UNTIL THE CLAIMS-MADE RELATIONSHIP REACHES MATURITY.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☒ Great American Insurance Company

Note: The insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAH4887684-25

Renewal of: RAH4887684-24

Program Administrator: Herbert R. Landy Insurance Agency, Inc.  
180 River Ridge Drive, Suite 301, Norwood, MA 02062

Item 1: Named Insured: AC Appraisal International, Ltd.

Item 2: Address: 1000 Dove Park Avenue  
City, State, Zip Code: North Babylon, NY 11703  
Attn:

Item 3: Policy Period: From: 02/26/2015 To: 02/26/2016  
(Month Day, Year) (Month Day, Year)  
(Both dates at (1) or (2) or Standard Time at the address of the Named Insured as stated in Item 1.)

Item 4: Limits of Liability: (may be reduced by up to 50% by status expenses):  
A. \$ 1,000,000 Limit of Liability - Each Claim  
B. \$ 1,000,000 Limit of Liability - Policy Aggregate

AMERICAN 50 (rev. 7)

Page 1 of 1

## EXHIBIT E

**Fill in this information to identify your case:**

Debtor 1	<b>Robert P Ruggiero, Sr</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>EASTERN DISTRICT OF NEW YORK</b>			
Case number (if known) _____			

☐ Check if this is an amended filing
**Official Form 106C****Schedule C: The Property You Claim as Exempt**

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
11 Linden Street Selden, NY 11784 Suffolk County Line from <i>Schedule A/B</i> : 1.1	\$650,000.00	<input checked="" type="checkbox"/> \$204,825.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5206
2000 Cadillac GTI 150000 miles Line from <i>Schedule A/B</i> : 3.1	\$7,500.00	<input checked="" type="checkbox"/> \$5,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(8)
Misc Furniture and Small Appliances Line from <i>Schedule A/B</i> : 6.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(5)
Clothing Line from <i>Schedule A/B</i> : 11.1	\$750.00	<input checked="" type="checkbox"/> \$750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(5)
Watch and Other Personal Property Line from <i>Schedule A/B</i> : 12.1	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(6)

## EXHIBIT F

LIQUIDATION ANALYSIS

MARKET VALUE	\$650,000.00
DEBTOR'S SHARE OF EQUITY	\$325,000.00
NON-FILING SPOUSE'S SHARE OF EQUITY	\$325,000.00
HOMESTEAD EXEMPTION CLAIMED BY THE DEBTOR	\$204,825.00
NON-EXEMPT EQUITY	\$120,175.00

## EXHIBIT G



Fill in this information to identify the case:

Debtor 1 ROBERT P. RUGGIERO, SRDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: Eastern District of New YorkCase number 25-70416-LAS

## Official Form 410

## Proof of Claim

12/24

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

## Part 1: Identify the Claim

1. Who is the current creditor?

Plumbers Local Union No. 200 Welfare Fund, Pension Fund, Supplemental Vested Annuity Fund, Vacation Fund, Apprenticeship Training Fund and Additional Security Benefit Fund

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor

2. Has this claim been acquired from someone else?

☒ No☐ Yes. From whom?

3. Where should notices and payments to the creditor be sent?

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?

Archer, Byington, Glennon & Levine, LLP

Name

534 Broadhollow Road, Suite 430

Number Street

Melville

NY

11747

City

State

ZIP Code

Contact phone 631-249-6565Contact email jbyington@abgllaw.com

Where should payments to the creditor be sent? (if different)

Plumbers Local Union No. 200 Receipts Account

Name

2121 Fifth Avenue

Number Street

Ronkonkoma

NY

11779

City

State

ZIP Code

Contact phone 631-739-0020Contact email jbyington@abgllaw.com

Uniform claim identifier (if you use one):

4. Does this claim amend one already filed?

☒ No☐ Yes. Claim number on court claims registry (if known) \_\_\_\_\_

Filed on \_\_\_\_\_  
MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?

☒ No☐ Yes. Who made the earlier filing? \_\_\_\_\_

**Part 2: Give Information About the Claim as of the Date the Case Was Filed**

6. Do you have any number you use to identify the debtor? ☒ No  
☐ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: \_\_\_\_\_

7. How much is the claim? \$ 1,236,843.38 Does this amount include interest or other charges?  
☐ No  
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.  
 Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).  
 Limit disclosing information that is entitled to privacy, such as health care information.

Judgment for unpaid employee fringe benefit contributions and wage deductions

9. Is all or part of the claim secured? ☐ No  
☒ Yes. The claim is secured by a lien on property.  
 Nature of property:  
☒ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.  
☐ Motor vehicle  
☐ Other. Describe: \_\_\_\_\_

Basis for perfection: Judgment entered in the Supreme Court, Suffolk County

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: \$ 650,000.00

Amount of the claim that is secured: \$ 650,000.00

Amount of the claim that is unsecured: \$ 586,843.38 (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition: \$ 1,236,843.38

Annual Interest Rate (when case was filed) 9.00 %

- ☒ Fixed  
☐ Variable

10. Is this claim based on a lease? ☒ No  
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ \_\_\_\_\_

11. Is this claim subject to a right of setoff? ☒ No  
☐ Yes. Identify the property: \_\_\_\_\_

## 12. Is all or part of the claim entitled to priority under

11 U.S.C. § 507(a)?

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☒ No☐ Yes. Check one:

Amount entitled to priority

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

\$ \_\_\_\_\_

☐ Up to \$3,350\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

\$ \_\_\_\_\_

☐ Wages, salaries, or commissions (up to \$15,150\*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

\$ \_\_\_\_\_

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

\$ \_\_\_\_\_

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

\$ \_\_\_\_\_

☐ Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies.

\$ \_\_\_\_\_

\* Amounts are subject to adjustment on 4/01/25 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3: Sign Below**

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(3) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.

18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☒ I am the creditor.☐ I am the creditor's attorney or authorized agent.☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02-26-2025  
MM / DD / YYYY

Signature

Print the name of the person who is completing and signing this claim:

Name	Dolores Blake		
	First name	Middle name	Last name
Title	Administrator		
Company	Plumbers Local Union No. 200 Fringe Benefit Funds		
	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	2121 Fifth Avenue		
	Number	Street	
	Ronkonkoma	NY	11779
	City	State	ZIP Code
Contact phone	631-739-0020		Email <u>ibvington@abqllaw.com</u>

**ATTACHMENT TO PROOF OF CLAIM**  
**Itemization for account**

Principal (judgment entered October 10, 2024).....	\$1,203,316.28
Interest (N.Y. CPLR §5004; 9% to January 31, 2025).....	\$33,527.10
Fees .....	\$0.00
Expenses .....	\$0.00
Other Charges .....	\$0.00
Total .....	\$1,236,843.38



UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

-----X

In re

ROBERT P RUGGIERO SR

Chapter 11

Case # 24-70416-las

Debtor

-----X

The undersigned attorney, duly admitted to practice before this Court, affirms the following to be true under the penalties of perjury:

That he is the attorney for the debtor in the instant case.

That on the 1st day of May 2025, your affiant served a true copy of the Notice of Motion and Supporting Documents in this action upon:

Office of the United States Trustee, Attn Christine Black Esq., 560 Federal Plaza, Central Islip  
NY 11722

Plumbers Local Union No 200, 2121 Fifth Avenue, Ronkonkoma NY 11779

Archer Byington Glennon, 534 Broadhollow Road, Suite 430, Melville NY 11747

the address(es) designated by said attorney and party for that purpose by depositing a true copy of same to each attorney and party, enclosed in a post paid properly addressed wrapper, in an official depository, VIA FIRST CLASS MAIL, under the exclusive care and custody of the United States Postal Service within the State of New York.

Dated: May 1, 2025

Carle Place, New York

s/Richard S. Feinsilver

RICHARD S. FEINSILVER